Amendments to the specification:

Please replace paragraph [0068] (page 10, line 10 - page 11, line 12) with the following amended paragraph:

The user database structure 50 of FIG. 5 serves to ~~determines~~ determine the user's preferred language which is the language to be used in conjunction with the descriptor database structure 30 of FIG. 2. The user database structure 50 of FIG. 5 comprises a User Identifier column 52 and a Preferred Language Identifier column 54. The user identifier of the user appearing in the User Identifier column 52 is known to the processing software of the present invention, such as, inter alia, from a login by the user or from prompting the user for information from which the user identifier may be ascertained. The Preferred Language Identifier column 54 identifies the user's preferred language. The preferred language in the Preferred Language Identifier column 54 may be a preferred language name or a preferred language symbol which is understood by the processing software of the present invention as standing for a particular language. For example, English, French German, and Spanish could be expressed in the Preferred Language Identifier column 54 as 601, 602, 603, and 604, if the processing software understands 601, 602, 603, and 604 as standing for English, French German, and Spanish, respectively. Another alternative is to use language pointers. For example, the Preferred Language Identifier column 54 could include memory addresses (or pointers to memory addresses) which point to the preferred language; i.e., said memory addresses could include actual language symbols (e.g., English, French German, Spanish) or text standing for languages (e.g., 601, 602, 603, 604). Thus as stated supra, a language pointer is said to point to a language by pointing to a memory address which includes the language symbol or which includes text standing for the language. As another alternative, the language pointer could point to an algorithm which executes program steps that determine the preferred language (e.g., the algorithm could base the preferred language

determination on stored information about the user such as, inter alia, citizenship information or country of birth information). A language pointer is said to point to an algorithm by pointing to a memory address at which the algorithm, or a portion thereof, is located.

Please add the following new paragraph after paragraph [0071] (page 12, line 14-page 13, line 1):

The application database structure 70 of FIG. 7 is used to identify output zones in which descriptor values are to be placed. The application database structure ~~60~~ 70 comprises an Output Descriptor column 72 and an Output Zone column 74. The Output Descriptor column 72 includes output descriptors whose descriptor values in the user's preferred language are to be placed in the corresponding output zone of the Output Zone column 74. The output descriptors in the Output Descriptor column 72 should be included in the Descriptor 32 column of the descriptor database structure 30 of FIG. 2. Thus the application database structure 70 defines the computer screen layout 20 of FIG. 1. An output descriptor may include, *inter alia*, a screen title, a prompt, a help text, an error message, an instructional message, and an informational message.